

Information to identify the case:

Debtor 1	Robert A. Moffett	Social Security number or ITIN	xxx-xx-3307
	First Name Middle Name Last Name	EIN	--
Debtor 2	Stephanie A. Moffett	Social Security number or ITIN	xxx-xx-1835
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-31799-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Robert A. Moffett

Stephanie A. Moffett

2/8/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Robert A. Moffett
 Stephanie A. Moffett
 Debtors

Case No. 18-31799-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 32

Date Rcvd: Feb 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2019.

db/jdb Robert A. Moffett, Stephanie A. Moffett, 1234 Cameron Avenue, Plainfield, NJ 07060-2922
 cr +AmeriCredit Financial Services, Inc. dba GM Financ, PO BOX 183853, Arlington, TX 76096-3853
 517849739 Atlantic Medical Group, PO Box 419101, Boston, MA 02241-9101
 517849740 +Aventura Hospital and Medical Center, Attn: Capio Partners LLC, PO Box 1378,
 Sherman, TX 75091-1378
 517849741 +Bayview Loan Servicing LLC, Attn: Mattleman Weinroth and Miller PC, 401 Route 70 East,
 Cherry Hill, NJ 08034-2410
 517849742 +City of Plainfield Construction Office, 515 Watchung Avenue, Plainfield, NJ 07060-1720
 517849743 +City of Plainfield, NJ, Tax Collector, Attn: Pellegrino and Feldstein, LLC,
 290 Route 46 West, Denville, NJ 07834-1239
 517849744 Cosmetic Dental Associates, 4917 Stelton Road, South Plainfield, NJ 07080-1113
 517849748 +Hackensack University Medical Center, Attn: Warren K. Stadtmauer, Esq., 150 Clove Road,
 Little Falls, NJ 07424-2138
 517849752 Midland Funding, Attn: Pressler, Felt and Warshaw, LLP, 7 Entin Road,
 Parsippany, NJ 07054-5020
 517849754 Muhlenberg Medical Center, Attn: Paula G. Kaplan, Esq., PO Box 96,
 Springfield, NJ 07081-0096
 517849756 +North Jersey Eye Care, 350 Park Avenue, Scotch Plains, NJ 07076-1121
 517849757 +Plainfield Municipal Utilities Authority, Sewerage and Solid Waste, 127 Roosevelt Avenue,
 Plainfield, NJ 07060-1331
 517849758 +Portfolio Recovery Associates, LLC, Attn: Forster Garbus and Garbus, Esqs.,
 60 Motor Parkway, Commack, NY 11725-5710
 517849761 Publishers Clearing House, PO Box 6344, Harlan, IA 51593-1844

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 09 2019 00:40:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 09 2019 00:40:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

cr +EDI: RMSC.COM Feb 09 2019 05:03:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 517905753 EDI: PHINAMERI.COM Feb 09 2019 05:03:00 AmeriCredit Financial Services, Inc.,
 dba GM Financial, P O Box 183853, Arlington, TX 76096
 517849745 E-mail/Text: bankruptcy.bnc@ditech.com Feb 09 2019 00:40:07 Ditech Financial LLC,
 Customer Service Dept, PO Box 6172, Rapid City, SD 57709-6172
 517849746 +EDI: RMSC.COM Feb 09 2019 05:03:00 GE Money Bank, 170 Election Road,
 Draper, UT 84020-6425
 517849747 EDI: PHINAMERI.COM Feb 09 2019 05:03:00 GM Financial, Attn: Vengroff Williams, Inc.,
 PO Box 4155, Sarasota, FL 34230-4155
 517849749 E-mail/Text: abachman@rmbcollect.com Feb 09 2019 00:41:38 JFK Medical Center,
 80 James Street, Edison, NJ 08820-3938
 517849750 EDI: CBSMASON Feb 09 2019 05:03:00 K. Jordan, PO Box 2809, Monroe, WI 53566-8009
 517849751 EDI: CBSMASON Feb 09 2019 05:03:00 Masseys, PO Box 2822, Monroe, WI 53566-8022
 517849753 EDI: CBS7AVE Feb 09 2019 05:03:00 Montgomery Ward, 1112 7th Avenue,
 Monroe, WI 53566-1364
 517849755 +E-mail/Text: Jerry.Bogar@conduent.com Feb 09 2019 00:42:23 NJ E-Z Pass,
 Attn: Violations Processing Center, PO Box 4971, Trenton, NJ 08650-4971
 517849759 +EDI: PRA.COM Feb 09 2019 05:03:00 PRA Receivables Management, PO Box 41021,
 Norfolk, VA 23541-1021
 517849760 E-mail/Text: bankruptcy@pseg.com Feb 09 2019 00:39:12 Public Service Electric and Gas Co,
 Attn: Bankruptcy, PO Box 790, Cranford, NJ 07016-0790
 517849762 E-mail/Text: newyork.bnc@ssa.gov Feb 09 2019 00:41:17 Social Security Administration,
 Mid-Atlantic Program Service Center, 300 Spring Garden Street, Philadelphia, PA 19123-2992
 517852273 +EDI: RMSC.COM Feb 09 2019 05:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 517849764 +EDI: VERIZONCOMB.COM Feb 09 2019 05:03:00 Verizon, 500 Technology Drive,
 Weldon Spring, MO 63304-2225

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517849763 ##+The Gardens Wellness Center, 16565 NE 4th Avenue, North Miami Beach, FL 33162-3511
 TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 32

Date Rcvd: Feb 08, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2019 at the address(es) listed below:

Donald V. Biase dbiase4236@gmail.com,
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com
Edward Brinkmann on behalf of Debtor Robert A. Moffett ebrinkmann@lsnj.org
Edward Brinkmann on behalf of Joint Debtor Stephanie A. Moffett ebrinkmann@lsnj.org
Rebecca Ann Solarz on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited
Liability Company rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5